

B6A (Official Form 6A) (12/07)

In re: **Kevin Gerard Baldwin**

Debtor

Case No. **09-15939 NVA**

(If known)

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
4711 Apt 263 Coastal Highway, Ocean City Maryland	Co-Tenant	J	\$ 140,000.00	\$ 41,174.00
Residence, 2 bedroom apartment, needs flooring, carpeting, kitchen cabinets, appliances and bathrooms updated. Total estimate for repairs \$40,000.00. Estimated value of unit, with repairs is \$200,000.00. Net value exclusive of real estate commissions or trustees fees is \$160,000.00	Fee Owner		\$ 160,000.00	\$ 101,719.00
Total ➤			\$ 300,000.00	

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re **Kevin Gerard Baldwin**Case No. **09-15939 NVA**

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	<b>X</b>			
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Miscellaneous furnishings, including old TV, old computer, etc.</b>		<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Mens clothing</b>		<b>500.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.		<b>Chase annuity</b>		<b>200.00</b>
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Kevin Gerard Baldwin**Case No. **09-15939 NVA**

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>Chevrolet Silverado, 2003, 138,000 miles VIN 147595; needs body and mechanical work</b>		<b>4,500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Miscellaneous tools</b>		<b>500.00</b>
29. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>1</u> continuation sheets attached			Total	<b>\$ 8,200.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (12/07)

In re Kevin Gerard Baldwin

Debtor

Case No. 09-15939 NVA

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Chase annuity	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	200.00	200.00
Chevrolet Silverado, 2003, 138,000 miles VIN 147595; needs body and mechanical work	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(1)	4,500.00	4,500.00
Mens clothing	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	500.00	500.00
Miscellaneous furnishings, including old TV, old computer, etc.	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	2,500.00	2,500.00
Miscellaneous tools	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(1)	500.00	500.00

B6D (Official Form 6D) (12/07)

In re Kevin Gerard BaldwinCase No. 09-15939 NVA

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4581 Anne Arundel Co District Court 251 Rowe Boulevard Annapolis, MD 21401		12/01/2003 Judgment Lien Medical Bills VALUE \$0.00			X	3,292.00	0.00
ACCOUNT NO. 2007 Anne Arundel Co District Court 251 Rowe Boulevard Annapolis, MD 21401		06/07/2007 Judgment Lien Discover card purchases VALUE \$0.00			X	5,196.00	0.00
ACCOUNT NO. 2007 Anne Arundel Co District Court 251 Rowe Boulevard Annapolis, MD 21401	H	12/11/2007 Judgment Lien Residence, 2 bedroom apartment, needs flooring, carpeting, kitchen cabinets, appliances and bathrooms updated. Total estimate for repairs \$40,000.00. Estimated value of unit, with repairs is \$200,000.00. Net value exclusive of real estate commissions or trustees fees is \$160,000.00 VALUE \$160,000.00			X	0.00	0.00

2 continuation sheets  
attachedSubtotal >  
(Total of this page)Total >  
(Use only on last page)

\$ 8,488.00	\$ 0.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re Kevin Gerard BaldwinCase No. 09-15939 NVA

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2007			03/03/2008 Judgment Lien Credit card bills  VALUE \$0.00			X	1,095.00	0.00
Anne Arundel Co District Court 251 Rowe Boulevard Annapolis, MD 21401								
ACCOUNT NO. 2008			05/19/2008 Judgment Lien Medical bills  VALUE \$0.00			X	5,699.00	0.00
Anne Arundel Co District Court 251 Rowe Boulevard Annapolis, MD 21401								
ACCOUNT NO. 8299	X		07/01/2002 Second Lien on Residence Residence, 2 bedroom apartment, needs flooring, carpeting, kitchen cabinets, appliances and bathrooms updated. Total estimate for repairs \$40,000.00. Estimated value of unit, with repairs is \$200,000.00. Net value exclusive of real estate commissions or trustees fees is \$160,000.00  VALUE \$160,000.00				26,205.00	0.00
Bank of America NC4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420								

Sheet no. 1 of 2 continuation  
sheets attached to Schedule of  
Creditors Holding Secured  
Claims

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 32,999.00	\$ 0.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re Kevin Gerard BaldwinCase No. 09-15939 NVA

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3812 Bank of America 475 Crosspoint Pkwy Getzville, NY 14068			03/01/1999 Second Lien on Residence Residence, 2 bedroom apartment, needs flooring, carpeting, kitchen cabinets, appliances and bathrooms updated. Total estimate for repairs \$40,000.00. Estimated value of unit, with repairs is \$200,000.00. Net value exclusive of real estate commissions or trustees fees is \$160,000.00 _____ VALUE \$160,000.00			X	75,514.00	0.00
ACCOUNT NO. 9779 Chase Manhattan Mtg Attn: G7-PP 3415 Vision Dr. Columbus, OH 43219	X		12/01/1998 Mortgage 4711 Apt 263 Coastal Highway, Ocean City Maryland _____ VALUE \$140,000.00				41,174.00	0.00

Sheet no. 2 of 2 continuation  
sheets attached to Schedule of  
Creditors Holding Secured  
Claims

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 116,688.00	\$ 0.00
\$ 158,175.00	\$ 0.00

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re Kevin Gerard Baldwin

Debtor

Case No. 09-15939 NVA  
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☒ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**1 continuation sheets attached**

B6E (Official Form 6E) (12/07) – Cont.

In re Kevin Gerard Baldwin

Debtor

Case No. 09-15939 NVA

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Type of Priority: Extensions of Credit in an Involuntary Case**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>5781</b> <b>Internal Revenue Service</b> <b>Attn: Tech Svc Branch</b> <b>31 Hopkins Plaza</b> <b>Baltimore, MD 21201</b>			<b>1040 taxes 2003 - 2005</b>			<b>X</b>	<b>10,000.00</b>	<b>0.00</b>	<b>\$10,000.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority ClaimsSubtotals >  
(Totals of this page)

\$ <b>10,000.00</b>	\$ <b>0.00</b>	\$ <b>10,000.00</b>
\$ <b>10,000.00</b>		
	\$ <b>0.00</b>	\$ <b>10,000.00</b>

Total >  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)Total >  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities  
and Related Data.)

B6F (Official Form 6F) (12/07)

In re Kevin Gerard Baldwin

Debtor

Case No. 09-15939 NVA

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1460</b>  <b>Accounts Receivable Mgmt</b> <b>155 Mid Atlantic Parkway</b> <b>Thorofare, NJ 08086</b>		<b>10/2008</b>  <b>Collection Attorney</b>			<b>X</b>	<b>720.00</b>
ACCOUNT NO. <b>1131</b>  <b>AFNI, Inc.</b> <b>404 Brock Drive</b> <b>Bloomington, IL 61701</b>		<b>09/2007</b>  <b>Collection Attorney</b>			<b>X</b>	<b>165.00</b>
ACCOUNT NO. <b>5891</b>  <b>AFNI, Inc.</b> <b>P.O. Box 3427</b> <b>Bloomington, IL 61702</b>		<b>10/2005</b>  <b>Unknown loan type</b>			<b>X</b>	<b>252.00</b>
ACCOUNT NO. <b>14</b>  <b>Ancillary Services</b> <b>2772 Rutland Ave</b> <b>Davidsonville, MD 21035</b>		<b>04/17/2006</b>  <b>Medical debt</b>			<b>X</b>	<b>113.00</b>
ACCOUNT NO. <b>3140</b>  <b>AT&amp;T Consulting Services</b> <b>AT&amp;T Credit Management</b> <b>Murray, UT 84157</b>		<b>04/21/1999</b>  <b>Unknown loan type</b>				<b>30.00</b>

2 Continuation sheets attached

Subtotal > \$ **1,280.00**

Total &gt;

\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Kevin Gerard Baldwin**

Debtor

Case No. **09-15939 NVA**

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>11978</b>  <b>Delmarva Collections</b> <b>P.O. Box 37</b> <b>Salisbury, MD 21803</b>		Unknown loan type			X	<b>339.00</b>
ACCOUNT NO. <b>4033</b>  <b>Discover Financial Svcs LLC</b> <b>P.O. Box 15316</b> <b>Wilmington, DE 19850</b>		<b>02/2004</b>  Credit card			X	<b>4,474.00</b>
ACCOUNT NO. <b>2230</b>  <b>Midland Credit Mgmt</b> <b>8875 Aero Drive</b> <b>San Diego, CA 92123</b>		<b>01/2008</b>  Unknown loan type				<b>5,328.00</b>
ACCOUNT NO. <b>4420</b>  <b>NCO Financial</b> <b>P.O. Box 41466</b> <b>Philadelphia, PA 19101</b>		<b>09/2005</b>  Collection attorney				<b>124.00</b>
ACCOUNT NO. <b>7281</b>  <b>Tempest Recovery Services</b> <b>4315 Pickett Road</b> <b>Saint Joseph, MO 64503</b>		<b>10/2002</b>  Credit card				<b>2,251.00</b>

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>12,516.00</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Kevin Gerard Baldwin

Debtor

Case No. 09-15939 NVA

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>3094</b>		<b>04/1999</b>				<b>211.00</b>
<b>Verizon Maryland, Inc 500 Technology Drive Weldon Spring, MO 63304</b>		<b>Agriculture</b>				

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>211.00</b>
Total >	\$ <b>14,007.00</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re: Kevin Gerard Baldwin  
DebtorCase No. 09-15939 NVA  
(If known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re: **Kevin Gerard Baldwin**

Debtor

Case No. **09-15939 NVA**

(If known)

**SCHEDULE H - CODEBTORS**☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Kelly E. Baldwin</b>	<b>Bank of America NC4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420</b>
<b>Kelly E. Baldwin 2880 Dunleigh Drive Dunkirk, MD 20754</b>	<b>Chase Manhattan Mtg Attn: G7-PP 3415 Vision Dr. Columbus, OH 43219</b>

B6I (Official Form 6I) (12/07)

In re **Kevin Gerard Baldwin**Case No. **09-15939 NVA**

Debtor

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Divorced</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Equipment Operator</b>	
Name of Employer	<b>WMATA</b>	
How long employed	<b>Feb 09 to present</b>	
Address of Employer	<b>600 Fifth Street, N.W. Washington, DC 20001</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions  
(Prorate if not paid monthly.)\$ **4,060.55** \$ \_\_\_\_\_

2. Estimate monthly overtime

\$ **0.00** \$ \_\_\_\_\_

3. SUBTOTAL

\$ **4,060.55** \$ \_\_\_\_\_

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ **1,155.92** \$ \_\_\_\_\_

b. Insurance

\$ **119.99** \$ \_\_\_\_\_

c. Union dues

\$ **50.01** \$ \_\_\_\_\_

d. Other (Specify) \_\_\_\_\_

\$ **0.00** \$ \_\_\_\_\_

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ **1,325.91** \$ \_\_\_\_\_

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ **2,734.64** \$ \_\_\_\_\_7. Regular income from operation of business or profession or farm  
(Attach detailed statement)\$ **0.00** \$ \_\_\_\_\_

8. Income from real property

\$ **0.00** \$ \_\_\_\_\_

9. Interest and dividends

\$ **0.00** \$ \_\_\_\_\_10. Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.\$ **0.00** \$ \_\_\_\_\_11. Social security or other government assistance  
(Specify) \_\_\_\_\_\$ **0.00** \$ \_\_\_\_\_

12. Pension or retirement income

\$ **0.00** \$ \_\_\_\_\_

13. Other monthly income

(Specify) \_\_\_\_\_

\$ **0.00** \$ \_\_\_\_\_

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ **0.00** \$ \_\_\_\_\_

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ **2,734.64** \$ \_\_\_\_\_16. COMBINED AVERAGE MONTHLY INCOME: (Combine column  
totals from line 15)**\$ 2,734.64**(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE**

B6J (Official Form 6J) (12/07)

In re Kevin Gerard Baldwin

Debtor

Case No. 09-15939 NVA  
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,150.00</u>
a. Are real estate taxes included?      Yes <u>✓</u> No _____		
b. Is property insurance included?      Yes <u>✓</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	<u>150.00</u>
b. Water and sewer	\$	<u>40.00</u>
c. Telephone	\$	<u>40.00</u>
d. Other <u>Cable</u>	\$	<u>40.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>20.00</u>
4. Food	\$	<u>150.00</u>
5. Clothing	\$	<u>10.00</u>
6. Laundry and dry cleaning	\$	<u>10.00</u>
7. Medical and dental expenses	\$	<u>0.00</u>
8. Transportation (not including car payments)	\$	<u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>30.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>180.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other _____	\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>2,120.00</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

## 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>2,734.64</u>
b. Average monthly expenses from Line 18 above	\$	<u>2,120.00</u>
c. Monthly net income (a. minus b.)	\$	<u>614.64</u>

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**District of Maryland**

In re **Kevin Gerard Baldwin**,  
 Debtor

Case No. **09-15939 NVA**  
 Chapter **13**

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 300,000.00		
B - Personal Property	YES	2	\$ 8,200.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	3		\$ 158,175.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 10,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 14,007.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,734.64
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,120.00
TOTAL		16	\$ 308,200.00	\$ 182,182.00	

## Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court  
District of Maryland**

In re **Kevin Gerard Baldwin**

Debtor

Case No. **09-15939 NVA**Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	<b>\$ 0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$ 2,734.64</b>
Average Expenses (from Schedule J, Line 18)	<b>\$ 2,120.00</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	<b>\$ 4,060.55</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		<b>\$14,007.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$14,007.00</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Kevin Gerard Baldwin  
Debtor

Case No. 09-15939 NVA  
(If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 5/6/2009

Signature: s/ Kevin Gerard Baldwin  
**Kevin Gerard Baldwin**  
Debtor

[If joint case, both spouses must sign]

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

(NOT APPLICABLE)